



**DEPARTMENT OF VETERANS AFFAIRS
Regional Office
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Roanoke VA 24011**

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March 1, 2005

LOAN GUARANTY INFORMATION LETTER #26-05-02

TO: All Lenders and Lender Agents

SUBJECT: Lender Training

PURPOSE

The Roanoke Regional Loan Center is pleased to announce a **FREE** VA lender training seminar on April 8, 2005. Please refer to page **3** of this Information Letter for the specific training topics.

TRAINING LOCATION

Reston Regional Library
11925 Bowman Towne Drive
Reston, VA 20190

REGISTRATION INFORMATION

Participants should make reservations at our website:
<http://www.vba.va.gov/ro/Roanoke/rlc/ltc.htm>

Questions regarding training may be sent by e-mail to:
roanokelendertraining@vba.va.gov

CANCELLATIONS

If you need to cancel your registration, please do so at least 5 business days prior to the scheduled seminar date. To cancel, go to: <http://www.vba.va.gov/ro/Roanoke/rlc/lrc.htm> and click on Cancel Registration.

TRAINING MATERIALS

Training materials and other information will be furnished at the seminar.

QUESTIONS

If you have questions about this class, please contact Carolyn Shovely, Senior Loan Specialist at 1-800-933-5499, ext. 3158, or by e-mail at roanokelendertraining@vba.va.gov

JEANE BLEVINS

Acting Loan Guaranty Officer

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Loan Guaranty Information Letter #26-05-02

Date and Time	What You Will Learn	Who Should Attend
<p>April 8 (Friday) 10:30 a.m. to 4:00 p.m.</p>	<p><u>Veteran Eligibility</u></p> <ul style="list-style-type: none"> • Basic requirements for eligibility • How to request the applicant's eligibility for a VA loan • What the Certificate of Eligibility tells you • Basic requirements for restoration of entitlement • Special restoration cases <ul style="list-style-type: none"> - refinancing VA loans - one-time restoration • Practical Exercises <p><u>Processing and Underwriting VA Loans</u></p> <ul style="list-style-type: none"> • Current Issues • Questions to ask when determining stable and reliable income • When to consider short-term employment, overtime and part-time income as qualifying income • Ways to properly verify income, assets, debts and obligations • What needs to be considered when determining creditworthiness • Practical Exercises 	<p>Individuals who want to improve their knowledge of the VA home loan program or desire a review</p> <p>Agents</p> <p>Loan Processors</p> <p>VA Underwriters</p> <p>Loan Officers</p> <p>Loan Consultants</p>